Amendments to the Claims:

Claims 1-20 (Canceled)

21. (New) A portable terminal that combines a background image for a background and a captured image that is captured, comprising:

background image acquiring section operable to acquire the background image; captured image acquiring section operable to acquire the captured image;

mask information acquiring section operable to acquire mask information in which a plurality of areas for combining the captured image are designated, in response to an instruction of a user; and

image combining section operable to combine the captured image acquired by the captured image acquiring section and the background image acquired by the background image acquiring section in the area designated by the mask information acquired by the mask information acquiring section,

wherein an order for combining the captured image is predetermined for the plurality of areas, and

the image combining section combines the captured image in the areas sequentially according to the predetermined order.

- 22. (New) The portable terminal according to claim 21, wherein the image combining section changes the order of the areas in which the captured image is to be combined, in response to an instruction of a user.
- 23. (New) The portable terminal according to claim 21, further comprising background image creating section operable to create the background image by displaying a captured image acquired by the captured image acquiring section as a moving image while displaying an area

designated by the mask information acquired by the mask information acquiring section, and entering the captured image.

24. (New) The portable terminal according to claim 23,

wherein the background image creating section links the created background image with the mask information that has been used when creating the background image, and

when the background image is linked with mask information, the mask information acquiring section acquires the linked mask information.

25. (New) The portable terminal according to claim 21, further comprising: intermediate information creating section operable to generate information showing a halfway state in image-combining by the image combining section, and

intermediate information transmitting section operable to transmit the intermediate information created by the intermediate information generating section to an external device.

- 26. (New) The portable terminal according to claim 25, wherein the intermediate information creating section creates the intermediate information such that the intermediate information includes unused area information showing an area in which a captured image is not yet combined.
 - 27. (New) The portable terminal according to claim 26,

wherein when the intermediate information is transmitted from an external device, which is not in its own terminal, then the image combining section combines a captured image acquired by the captured image acquiring section in an area designated by the unused area information included in the intermediate information.

28. (New) The portable terminal according to claim 21,

wherein the image combining section combines the captured image acquired by the captured image acquiring section such that the captured image is displayed as a moving image in the area.

29. (New) The portable terminal according to claim 28,

wherein, in response to an instruction of a user, the image combining section enters the captured image displayed as a moving image and combines the background image and the captured image that is determined.

- 30. (New) The portable terminal according to claim 21, wherein the background image is linked with the mask information, and the mask information acquiring section acquires mask information that is linked with the background image.
- 31. (New) The portable terminal according to claim 21, further comprising a background image storing portion operable to store at least one of the background images, wherein the background image acquiring section acquires the background image from the background image storing portion.
- 32. (New) The portable terminal according to claim 21, further comprising a camera portion operable to capture an image,

wherein the background image acquiring section acquires an image captured by the camera portion as the background image.

33. (New) The portable terminal according to claim 21, further comprising a communication portion operable to communicate with an external device,

wherein the background image acquiring section acquires the background image from an external device via the communication portion.

34. (New) The portable terminal according to claim 21, further comprising a camera portion operable to capture an image,

wherein the captured image acquiring section acquires an image captured by the camera portion as the captured image.

35. (New) The portable terminal according to claim 21, further comprising a communication portion operable to communicate with an external device,

wherein the captured image acquiring section acquires the captured image from an external device via the communication portion.

36. (New) The portable terminal according to claim 21, further comprising a mask information storing portion operable to store at least one of the mask information images,

wherein the mask information acquiring section acquires the mask information from the mask information storing portion.

37. The portable terminal according to claim 21, further comprising a communication portion operable to communicate with an external device,

wherein the mask information acquiring section acquires the mask information from an external device via the communication portion.

38. (New) A method for processing a portable terminal that combines a background image for a background and a captured image that is captured, comprising:

a step of acquiring the background image;

a step of acquiring the captured image;

a step of acquiring mask information in which a plurality of areas for combining the captured image are designated in response to an instruction of a user; and

a step of combining the captured image and the background image that are acquired in the area designated by the mask information that is acquired,

wherein an order for combining the captured image is predetermined for the plurality of areas, and

in the step of combining the captured image and the background image, the captured image is combined in the areas sequentially according to the predetermined order.